

3624 #  
P.H.

PTO/SB/21 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	09/522,750	
	Filing Date	March 10, 2000	
	First Named Inventor	Black, D.	
	Group Art Unit	3624	
	Examiner Name	Kyle	
Total Number of Pages in This Submission	6	Attorney Docket Number	48535/268245

ENCLOSURES (check all that apply)		
<input checked="" type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input checked="" type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment / Response	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	- PTO SB/08 prior art reference list
<input checked="" type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	- 3 publications
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	- Return Postcard
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application	Remarks	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	BRENDA O. HOLMES, Reg. No. 40,339
Signature	<i>Brenda O. Holmes</i>
Date	08-27-2004

CERTIFICATE OF MAILING			
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents P. O. Box 1421, Alexandria, VA 22313-1450 on this date: August 27, 2004			
Typed or printed name	KATHLEEN BENNETT		
Signature	<i>Kathleen Bennett</i>	Date	August 27, 2004

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# FEE TRANSMITTAL for FY 2004

Effective 10/01/2003. Patent fees are subject to annual revision.

☐ Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$) **180.00**

## Complete if Known

Application Number **09/522,750**  
Filing Date **March 10, 2000**  
First Named Inventor **Black, D.**  
Examiner Name **Kyle**  
Art Unit **3624**  
Attorney Docket No. **48535/268245**

## METHOD OF PAYMENT (check all that apply)

☒ Check ☐ Credit card ☐ Money ☐ Other ☐ None  
Order

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## FEE CALCULATION

### 1. BASIC FILING FEE

Large Entity		Small Entity		Fee Description	Fee Paid
Fee Code	Fee (\$)	Fee Code	Fee (\$)		
1001	770	2001	385	Utility filing fee	
1002	340	2002	170	Design filing fee	
1003	530	2003	265	Plant filing fee	
1004	770	2004	385	Reissue filing fee	
1005	160	2005	80	Provisional filing fee	
SUBTOTAL (1)					(\$)

### 2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

		Extra Claims	Fee from below	Fee Paid
Total Claims	-20 **	=	X	=
Independent Claims	-3 **	=	X	=
Multiple Dependent			X	=

Large Entity		Small Entity		Fee Description
Fee Code	Fee (\$)	Fee Code	Fee (\$)	
1202	18	2202	9	Claims in excess of 20
1201	86	2201	43	Independent claims in excess of 3
1203	290	2203	145	Multiple dependent claim, if not paid
1204	86	2204	43	** Reissue independent claims over original patent
1205	18	2205	9	** Reissue claims in excess of 20 and over original patent

SUBTOTAL (2) (\$)

\*\*or number previously paid, if greater; For Reissues, see above

## FEE CALCULATION (continued)

### 3. ADDITIONAL FEES

Large Entity		Small Entity		Fee Description	Fee Paid
Fee Code	Fee (\$)	Fee Code	Fee (\$)		
1051	130	2051	65	Surcharge - late filing fee or oath	
1052	50	2052	25	Surcharge - late provisional filing fee or cover sheet	
1053	130	1053	130	Non-English specification	
1812	2,520	1812	2,520	For filing a request for reexamination	
1804	920*	1804	920*	Requesting publication of SIR prior to Examiner action	
1805	1,840*	1805	1,840*	Requesting publication of SIR after Examiner action	
1251	110	2251	55	Extension for reply within first month	
1252	420	2252	210	Extension for reply within second month	
1253	950	2253	475	Extension for reply within third month	
1254	1,480	2254	740	Extension for reply within fourth month	
1255	2,010	2255	1,005	Extension for reply within fifth month	
1401	330	2401	165	Notice of Appeal	
1402	330	2402	165	Filing a brief in support of an appeal	
1403	290	2403	145	Request for oral hearing	
1451	1,510	1451	1,510	Petition to institute a public use proceeding	
1452	110	2452	55	Petition to revive - unavoidable	
1453	1,330	2453	665	Petition to revive - unintentional	
1501	1,330	2501	665	Utility issue fee (or reissue)	
1502	480	2502	240	Design issue fee	
1503	640	2503	320	Plant issue fee	
1460	130	1460	130	Petitions to the Commissioner	
1807	50	1807	50	Processing fee under 37 CFR 1.17 (q)	
1806	180	1806	180	Submission of Information Disclosure Stmt	
8021	40	8021	40	Recording each patent assignment per property (times number of properties)	
1809	770	2809	385	Filing a submission after final rejection (37 CFR § 1.129(a))	
1810	770	2810	385	For each additional invention to be examined (37 CFR § 1.129(b))	
1801	770	2801	385	Request for Continued Examination (RCE)	
1802	900	1802	900	Request for expedited examination of a design application	
Other fee (specify) <u>Code 1806 - Information Disclosure Stmt.</u>					180.00
*Reduced by Basic Filing Fee Paid					
SUBTOTAL (3)					(\$) 180.00

## SUBMITTED BY

## Complete (if applicable)

Name (Print/Type) **Brenda O. Holmes** Registration No. (Attorney/Agent) **40,339** Telephone **(404)815-6500**  
Signature *Brenda O. Holmes* Date **August 27, 2004**

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This collection of information is required by 37 CFR 1.17 and 1.27. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Attorney Docket No. 48535/268245

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of

	Black, David	}	
Serial No.:	09/522,750	}	Art Unit: 3624
Filed:	March 10, 2000	}	Examiner: Kyle
For:	METHODS AND SYSTEMS FOR MANAGING FINANCIAL ACCOUNTS	}	

I hereby certify that this correspondence is being  
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Kathleen Bennett  
Kathleen Bennett

Assistant Commissioner for Patents  
Mail Stop Amendments  
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Alexandria, VA 22313-1450

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**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Sir:

In accordance with Rules 56, 97 and 98 of the Rules of Practice in Patent Cases (37 C.F.R. §§ 1.56, 1.97, and 1.98), the patent publications listed on the attached PTO/SB/08A are submitted for consideration by the Examiner. Copies of the non-U.S. references are enclosed.

09/01/2004 BABRAHA1 00000001 09522750

01 FC:1806

180.00 0P

A copy of the International Search Report, dated March 12, 2002, for corresponding PCT application number PCT/US00/06265 is also enclosed.

Submission of the references provided in this Information Disclosure is not intended to constitute an admission that any reference referred to herein is prior art for this invention. Also, in accordance with 37 C.F.R. § 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made, or that no other material information as defined in 37 C.F.R. § 1.56(a) exists.

Our check in the amount of \$180.00 is enclosed for payment of the fee due under 37 CFR § 1.17(p). The Commissioner is authorized to charge any additional fees due or credit any overpayments to Deposit Account No. 11-0855. The Commissioner is authorized to charge any additional fees that may be due or credit any overpayment to Deposit Account No. 11-0855.

Respectfully submitted,

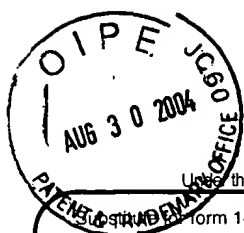


Brenda O. Holmes  
Reg. No. 40,339

Date: August 27, 2004

KILPATRICK STOCKTON LLP  
Suite 2800, 1100 Peachtree Street  
Atlanta, Georgia 30309-4530  
(404) 815-6494

Attorney Docket No.: 48535/268245



PTO/SB/08a (08-03)

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Form 1449A/PTO

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Sheet **1**of **2**

Complete if Known

Application Number	<b>09/522,750</b>
Filing Date	<b>March 10, 2000</b>
First Named Inventor	<b>Black, D.</b>
Art Unit	<b>3624</b>
Examiner Name	<b>Kyle</b>
Attorney Docket Number	<b>48535/268245</b>

**U.S. PATENT DOCUMENTS**

Examiner Initials *	Cite No. <sup>1</sup>	Document Number	Publication Date MM-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
	<b>1</b>	<b>6,493,685</b>	<b>12-2002</b>	<b>Ensel et al.</b>	
	<b>2</b>	<b>6,327,362</b>	<b>12-2001</b>	<b>Hull et al.</b>	
	<b>3</b>	<b>6,272,555</b>	<b>8-2001</b>	<b>Gish, Sheri L.</b>	
	<b>4</b>	<b>6,253,369</b>	<b>6-2001</b>	<b>Cloud et al.</b>	
	<b>5</b>	<b>6,249,905</b>	<b>6-2001</b>	<b>Yoshida et al.</b>	
	<b>6</b>	<b>6,233,726</b>	<b>5-2001</b>	<b>Bowman, et al.</b>	
	<b>7</b>	<b>6,230,309</b>	<b>5-2001</b>	<b>Turner et al.</b>	
	<b>8</b>	<b>6,226,623</b>	<b>5-2001</b>	<b>Schein et al.</b>	
	<b>9</b>	<b>6,225,998</b>	<b>5-2001</b>	<b>Okita, et al.</b>	
	<b>10</b>	<b>6,170,002</b>	<b>1-2001</b>	<b>Ouchi, Norman Ken</b>	
	<b>11</b>	<b>6,160,549</b>	<b>12-2000</b>	<b>Touma et al.</b>	
	<b>12</b>	<b>6,151,583</b>	<b>11-2000</b>	<b>Ohmura et al.</b>	
	<b>13</b>	<b>6,076,074</b>	<b>6-2000</b>	<b>Cotton et al.</b>	
	<b>14</b>	<b>6,028,997</b>	<b>2-2000</b>	<b>Leymann et al.</b>	
	<b>15</b>	<b>6,018,627</b>	<b>1-2000</b>	<b>Iyengar et al.</b>	
	<b>16</b>	<b>6,014,666</b>	<b>1-2000</b>	<b>Helland et al.</b>	
	<b>17</b>	<b>5,987,422</b>	<b>11-1999</b>	<b>Buzaski, George</b>	
	<b>18</b>	<b>5,764,226</b>	<b>6-1998</b>	<b>Consolatti et al.</b>	
	<b>19</b>	<b>5,724,584</b>	<b>3-1998</b>	<b>Peters et al.</b>	
	<b>20</b>	<b>5,721,913</b>	<b>2-1998</b>	<b>Ackroff et al.</b>	
	<b>21</b>	<b>5,710,921</b>	<b>1-1998</b>	<b>Hirose, Yoichi</b>	
	<b>22</b>	<b>5,630,131</b>	<b>5-1997</b>	<b>Palevich et al.</b>	
	<b>23</b>	<b>5,581,691</b>	<b>12-1996</b>	<b>Hsu et al.</b>	
	<b>24</b>	<b>5,551,023</b>	<b>8-1996</b>	<b>Alonso</b>	
	<b>25</b>	<b>5,535,322</b>	<b>7-1996</b>	<b>Hecht, Matthew S.</b>	
	<b>26</b>	<b>4,503,499</b>	<b>3-1985</b>	<b>Mason et al.</b>	

**FOREIGN PATENT DOCUMENTS**

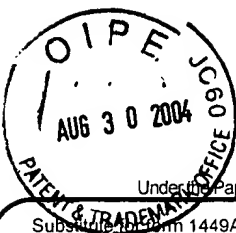
Examiner Initials *	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MMYYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
	<b>27</b>	<b>WO 98/04992 A</b>	<b>02-1998</b>	<b>Citibank NA</b>		

Examiner  
SignatureDate  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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**INFORMATION DISCLOSURE  
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(Use as many sheets as necessary)

Sheet **2**of **2**

Complete if Known

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First Named Inventor	<b>Black, D.</b>
Art Unit	<b>3624</b>
Examiner Name	<b>Kyle</b>
Attorney Docket Number	<b>48535/268245</b>

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	28	Ghosh, S. "NOVADIB: A novel architecture for asynchronous, distributed, real-time banking modeled on loosely-coupled parallel processors." DECISION AIDING FOR COMPLEX SYSTEMS. CHARLOTTESVILLE, VA., OCT 13-16, 1991, PROCEEDINGS OF THE INTERNATIONAL CONFERENCE ON SYSTEMS, MAN AND CYBERNETICS, NEW YORK, IEEE, US, vol. 1 __, 13 October 1991 (1991-10-13), pages 2061-2066, XP010054597 ISBN: 0-7803-2033-8 the whole document	
	29	PCT/US00/06265 filed March 10, 2000, International Search Report dated March 12, 2002, by European Patent Office International Search Authority.	

Examiner  
SignatureDate  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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